



Order Filed on June 20, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. 9004-1(b)

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Attorney for Movant

**IN RE:**

**MARC J. NAGTEGAAL AND  
WILMA M. NAGTEGAAL**

**Debtors**

Case No.: 21-16948-JNP

Chapter 13

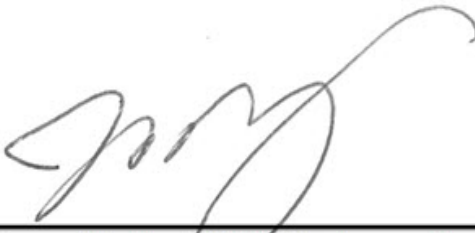
Judge: Jerrold N. Poslusny Jr.

Hearing date: 04/30/2024 at 11:00 AM

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE  
2019 Kia Forte Sedan 4D LXS 2.0L I4**

The relief set forth on the following pages, number two (2) through three (3) is hereby **ORDERED**.

**DATED: June 20, 2024**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtors Marc J. Nagtegaal and Wilma M. Nagtegaal

Case No.: 21-16948-JNP

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

1. The 11 USC §362(a) Automatic Stay as to Ally Capital ("Movant"), with respect to the personal property of the Debtors described as a 2019 Kia Forte Sedan 4D LXS 2.0L I4, V.I.N. 3KPF24AD1KE059095, in accordance with the agreement of the Debtors and Movant, is hereby modified and shall remain in effect.

PROVIDED THAT Debtors comply with the following terms and conditions:

- a. The Debtors will resume making regular monthly installment payment in the amount of \$438.74 as they become due Commencing on June 07, 2024.
  - b. The parties stipulate that unpaid amount due post-petition total is \$2,394.24 ("Arrearage"). Said amount shall be capitalized in the debtor's Chapter 13 Plan and set up on the Trustee's ledger as a separate Claim.
2. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
  3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions set forth in above Paragraph 1, *supra*. If Debtors fail to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtors, Counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
  4. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition delinquent payments, fees, and charges due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay and under the provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of

Debtors Marc J. Nagtegaal and Wilma M. Nagtegaal

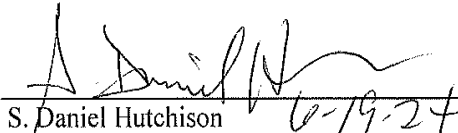
Case No.: 21-16948-JNP


Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of

Movant under the Consent Order.

**We hereby consent to the form and entry of the foregoing Order.**

  
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Woodbury, NJ 08096  
sdhteamlaw@outlook.com  
Attorney for Debtors

  
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Attorney for Movant

In re:  
Wilma M. Nagtegaal  
Marc J. Nagtegaal  
Debtors

Case No. 21-16948-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 21, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Wilma M. Nagtegaal, Marc J. Nagtegaal, 719 Franklinville Road, Mullica Hill, NJ 08062-4705

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
S. Daniel Hutchison	on behalf of Joint Debtor Marc J. Nagtegaal sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jun 21, 2024

Form ID: pdf903

Total Noticed: 1

S. Daniel Hutchison

on behalf of Debtor Wilma M. Nagtegaal sdhteamlaw@outlook.com  
backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7